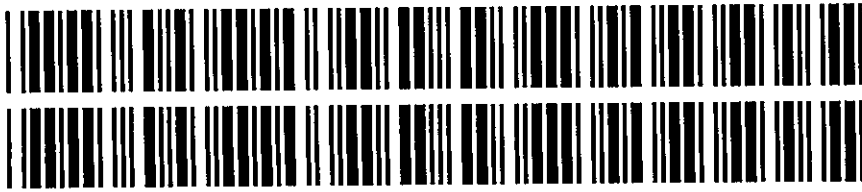
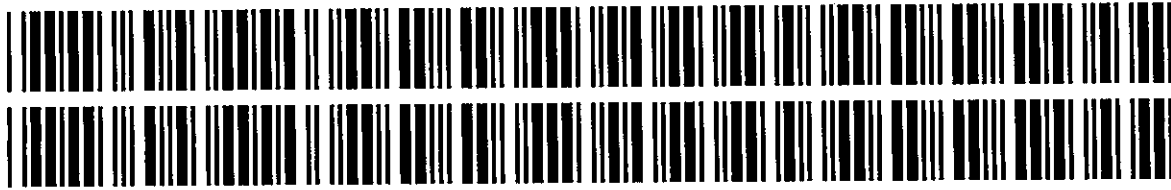


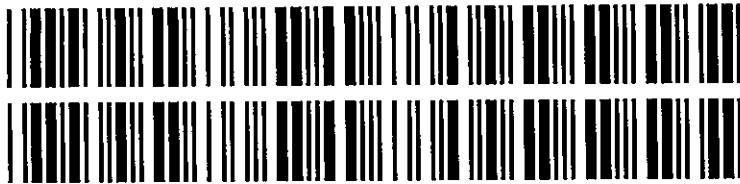
CV-S-00-1218



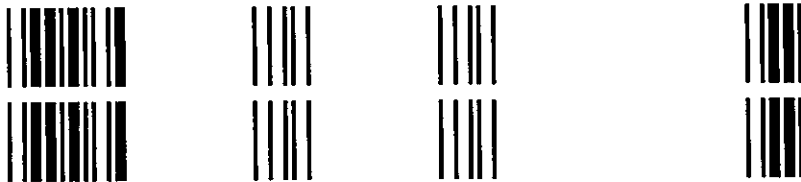
CV-S-00-1218-0001



10/06/2000



*A / /



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 West Charleston Boulevard
Suite 95
Las Vegas, NV 89102
(702) 870-8700
Attorney for Plaintiff

FILED
OCT 6 12 00 PM '00

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

gm

TOBY D. NELSON,
Plaintiff,

CV-S-00-1218-KJD-RJJ

vs.

CHASE MANHATTAN MORTGAGE
CORPORATION, a New Jersey
corporation, qualified to do
business in the State of
Nevada,

Defendant.

SIX PERSON JURY DEMANDED

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of pendent jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq. (hereinafter referred to as "FCRA"), and of state

1 law obligations brought as pendant claims pursuant to N.R.S.
2 598C.160.1 and other pendant claims resulting from defamation of
3 credit, negligent infliction of emotional harm and invasion of
4 privacy. Plaintiff seeks actual damages, punitive damages, costs
5 and attorney's fees.

6 3. Plaintiff is a natural person and is a resident and
7 citizen of the State of Nevada and of the United States. Plaintiff
8 is a "consumer" as defined by § 1681a(c) of the FCRA.

9 4. Defendant Chase Manhattan Mortgage Corporation,
10 (hereinafter "Chase"), is a furnisher of information as
11 contemplated by FCRA § 1681s-2 (b), who regularly and in the
12 ordinary course of business furnishes information to one or more
13 consumer reporting agencies about consumer transactions or
14 experiences with any consumer.

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

16 FACTUAL ALLEGATIONS

17 5. Plaintiff's creditworthiness has been repeatedly
18 compromised by the acts, obduracy and general indifference of the
19 Defendant.

20 6. In 1998, Plaintiff, as a co-signatory with Anthony
21 Proietti, acquired a residential mortgage with the Defendant.
22 Shortly thereafter, Proietti declared bankruptcy.

23 7. Plaintiff has since paid the noted mortgage in a timely
24 manner.

25 8. In September, 1998, Plaintiff acquired a copy of his
26 credit profile from Experian Information Solutions, Inc.
27 (Experian). Plaintiff's desire to acquire the same stemmed from
28 difficulties encountered regarding the acquisition of financing.

1 These problems began immediately subsequent to Proietti's
2 bankruptcy filing.

3 9. A copy of the letter sent to both Experian and Defendant
4 detailing both the misreporting of the subject account and
5 difficulties attendant thereto is attached as Exhibit 1.

6 10. Attached as Exhibit 2 is Chase's apologetic letter of
7 January 4, 1999, which explicates both its position and rationale.
8 Chase's original reporting failed to make the distinctions noted in
9 Exhibit 2.

10 11. Defendant's explication fundamentally and completely
11 failed to take into account the misleading nature of its policy.
12 Plaintiff has still encountered tremendous difficulties in
13 acquiring credit despite the impartations to the various credit
14 reporting agencies referenced in Exhibit 2. Said difficulties
15 relate specifically to the Chase account.

16 12. A copy of the relevant portion of Plaintiff's Experian
17 Report, dated January 27, 1999, is attached as Exhibit 3. The
18 comments inserted by the Defendant continue to reference Proietti's
19 bankruptcy on Plaintiff's account.

20 13. Defendant has also irreconcilably indicated that the
21 subject account was both never late and past due. "Certainly
22 reports containing factually correct information that nonetheless
23 mislead their readers are neither maximally accurate nor fair to
24 the consumer who is the subject of the reports." Koropoulos v.
25 Credit Bureau, Inc., 734 F.2d 37, 40 (1984).

26 14. On or about March 10, 1999, Plaintiff received the Equal
27 Credit Opportunity Act Declination Notice, dated March 6, 1999,
28 attached as Exhibit 4. Exhibit 4 reflects that Plaintiff was

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

1 denied credit based upon the specific "updated" language imparted
2 by Defendant to Experian (aka TRW) as reflected in Exhibit 3.

3 15. On or about March 10, 1999, Plaintiff received a copy of
4 his Equifax Credit Report, dated March 5, 1999, the relevant
5 portion of which is attached as Exhibit 5. Exhibit 5 reflects that
6 Defendant failed to report the results of its investigation in
7 accordance with FCRA § 1681s-2(b)(1)(D).

8 16. On March 7, 1999, Plaintiff again disputed the
9 Defendant's tradeline as contained in his Equifax Report, dated
10 December 3, 1998 (Exhibit 6).

11 17. A copy of the relevant portion of Plaintiff's Equifax
12 Report, dated April 16, 1999, generated in response to Exhibit 6 is
13 attached as Exhibit 7. Exhibit 7 reflects that despite Plaintiff's
14 additional entreat to Defendant to accurately report his tradeline,
15 the Defendant continues to violate FCRA § 1681s-2(b)(1).

16 18. In May, 1999, Plaintiff again disputed the Defendant's
17 tradeline, however, this time the dispute was sent directly to one
18 of Equifax's counsel who agreed in accordance with the FCRA to
19 delete any reference to the bankruptcy (Exhibit 8). As a result
20 Defendant was compelled to do what it had heretofore refused
21 to.

22 19. In June, 1999, Plaintiff again disputed the Defendant's
23 tradeline, however, this time the dispute was sent directly to one
24 of Experian's counsel who agreed in accordance with the FCRA to
25 delete any reference to the bankruptcy (Exhibit 9). As a result
26 Defendant was compelled to do what it had heretofore refused
27 to.

28 . . .

1 20. Attached as Exhibit 10 is the dispute conveyed to Trans
2 Union LLC (TUC), dated December 2, 1998, which imparted that the
3 noted bankruptcy was that of a joint obligor under the Chase Note
4 and not that of Plaintiff's. The dispute was conveyed by TUC to
5 Chase.

6 21. Exhibit 10 also imparted that the inclusion of the
7 bankruptcy in Plaintiff's profile was impeding his access to
8 credit.

9 22. Attached as Exhibit 11 are the relevant pages of
10 Plaintiff's January 8, 1999, TUC Profile. Exhibit 11 reflects both
11 the deletion by TUC of the bankruptcy reference and no late payment
12 history of any kind.

13 23. Attached as Exhibit 12 is AT&T's denial, dated April 28,
14 2000, based upon the bankruptcy reinserted by Chase in Plaintiff's
15 TUC Profile.

16 24. The relevant page of Plaintiff's TUC Profile, dated
17 May 11, 2000, is attached as Exhibit 13. Exhibit 13 reflects the
18 reinsertion by Chase of the bankruptcy reference. Exhibit 13 also
19 reflects a "late payment history" dating back to 1997.

20 25. The exhibits reflect that the account ascribed to
21 Defendant was "reverified" as "correct." There is no evidence that
22 Defendant took the necessary steps to obtain the pertinent
23 documents, which would enable it to evaluate Plaintiff's
24 contentions. Cushman v. Trans Union Corp., 115 F.3d 220, 222 (3rd
25 Cir. 1997).

26 26. Defendant failed to investigate Plaintiff's dispute in
27 accordance with FCRA § 1681i. A furnisher of information cannot
28 simply re-verify. ". . . In a reinvestigation of the accuracy of

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

1 credit reports, a [furnisher of information] must bear some
2 responsibility for evaluating the accuracy of information
3 obtained" Stevenson v. TRW, INC., 987 F.2d 288, 293 (5th
4 Cir. 1993).

5 27. The aforementioned constitutes per se violations of FCRA
6 § 1681i which requires that Defendant follow reasonable procedures
7 to assure the maximum possible accuracy of the information
8 contained in Plaintiff's credit profiles. Guimond v. Trans Union
9 Information Co., 45 F.3d 1329, 1333-34 (9th Cir. 1995).

10 28. Defendant could have verified the inaccuracy of
11 Plaintiff's derogatory credit entry simply by producing the
12 relevant documentation. Defendant's failure to properly verify
13 relative to this "point of correspondence" constituted a further
14 violation of FCRA § 1681i. Thompson v. San Antonio Retail
15 Merchants Ass'n, 682 F.2d 509, 513 (5th Cir. 1982).

16
17 STATEMENT OF CLAIM AS AGAINST DEFENDANT

18 30. In the entire course of its action, Defendant willfully
19 and/or negligently violated the provisions of the FCRA in the
20 following respects:

- 21 a. By willfully and/or negligently failing to comport
22 with FCRA § 1681s-2(b).

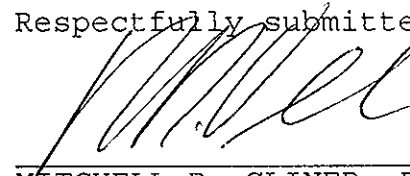
23
24 PRAYER FOR RELIEF

25 THEREFORE, Plaintiff prays that the court grant the
26 following relief as against Defendant:

- 27 a) actual damages;
28 b) punitive damages;

- c) attorney's fees; and
d) costs.

Respectfully submitted,



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 West Charleston Boulevard
Suite 95
Las Vegas, NV 89102
Attorney for Plaintiff

LAW OFFICES
MITCHELL D. GLINER
3017 W. Charleston Blvd.
Suite 95
Las Vegas, Nevada 89102
(702) 870-8700

EXHIBITS

December 2, 1998

CERTIFIED MAIL
RETURN RECEIPT
REQUESTED

EXPERTIAN
ATTENTION: NCAC
P.O. Box 2104
Allen Texas 75002

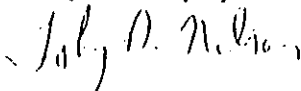
Re: TOBY D. NELSON/CREDIT DISPUTE

Dear Sirs:

Please be advised that this letter constitutes a formal request to investigate disputed matters in my recent Credit Report, and subsequently, appropriately delete/amend the same. For your convenience, I have provided the relevant portion of my recent Credit Profile.

I have never declared bankruptcy. The Chase Manhattan Mortgage Account was included in the bankruptcy of a joint obligor under the mortgage note. Please delete all references to the bankruptcy. It is impairing my credit. Do not verify unless you procure the actual bankruptcy filing bearing my name --- none exists!

Very truly yours,



Toby D. Nelson

Enclosure

cc: Chase Manhattan Mortgage via Certified Mail, Return Receipt Requested

EXHIBIT 1

This is your consumer identification number. Please refer to this number when you call or write us.

0425020157

TOBY D NELSON
5320 WHITE COYOTE PLACE
LAS VEGAS, NV 89130

HOW TO READ THIS REPORT:

AN EXPLANATORY ENCLOSURE ACCOMPANIES THIS REPORT. IT DESCRIBES YOUR CREDIT RIGHTS AND OTHER HELPFUL INFORMATION. IF THE ENCLOSURE IS MISSING, OR YOU HAVE QUESTIONS ABOUT THIS REPORT, PLEASE CONTACT THE OFFICE LISTED ON THE LAST PAGE.

AS PART OF OUR FRAUD-PREVENTION PROGRAM, ACCOUNT NUMBERS MAY NOT FULLY DISPLAY ON THIS REPORT.

YOUR CREDIT HISTORY:

THIS INFORMATION COMES FROM PUBLIC RECORDS OR ORGANIZATIONS THAT HAVE GRANTED CREDIT TO YOU. AN ASTERISK BY AN ACCOUNT INDICATES THAT THIS ITEM MAY REQUIRE FURTHER REVIEW BY A PROSPECTIVE CREDITOR WHEN CHECKING YOUR CREDIT HISTORY. IF YOU BELIEVE ANY OF THE INFORMATION IS INCORRECT, PLEASE LET US KNOW.

ACCOUNT

DESCRIPTION

1 * CHASE MANHATTAN MTGE 200 W OLD WILSON BRIDGE WORTHINGTON OH 43025 FINANCE ACCT # 30058JXXXX	THIS CONVENTIONAL REAL ESTATE MORTGAGE WAS OPENED 02/02/95 AND HAS 30 YEAR REPAYMENT TERMS. YOU HAVE USE OF THIS ACCOUNT. ORIGINAL AMOUNT: \$119,956.
--	---

AS OF 02/15/98, THIS ACCOUNT IS INCLUDED IN OR DISCHARGED THROUGH BANKRUPTCY CHAPTER 7, 11 OR 12. PREVIOUSLY WAS CURRENT AND ALL PAYMENTS WERE MADE ON TIME. MONTHS REVIEWED: 15.

PAYMENT HISTORY: 9--CCCCCCCC CC

TIMES LATE: 30=0, 60=0, 90=0, DEROG=1.

Balance History: The original amount of this account was \$119950. Your balance was:

11/15/97 - \$116904, 10/15/97 - \$116904, 09/15/97 - \$117110, 08/15/97 - \$117231,
07/15/97 - \$117231, 06/08/97 - \$117432, 05/07/97 - \$117550, 04/07/97 - \$117667,
03/07/97 - \$117783, 02/07/97 - \$117898, 01/08/97 - \$118013.



Chase Manhattan Mortgage Corporation
 3415 Vision Drive
 Columbus, OH 43219
 1-800-848-9136 Customer Service
 1-800-682-0542 TDD / Text Telephone

January 4, 1999

Toby D. Nelson
 5320 White Coyote Place
 Las Vegas, NV 89130

Dear Mr. Nelson:

Thank you for taking the time to contact us regarding the status of your mortgage reported to credit bureau. Chase understands the concern of our mortgagors regarding their credit reports and would like to explain how reporting on accounts affected by bankruptcy occurs.

X At the time we receive notice of a bankruptcy filing, we are required to note the appropriate account is in bankruptcy, regardless of whether the account is current or past due, to prevent contact with the party(ies) involved in violation of the bankruptcy laws. The notation of the bankruptcy filing is then translated monthly to the credit bureaus to whom Chase reports with the industry standard verbiage "Debt includes in or discharged through Bankruptcy." This status is not a reflection of which of the borrowers actually filed bankruptcy, but merely a statement that the account itself is affected by a bankruptcy filing. The payment status of the mortgage is not altered by the notation of the bankruptcy.

It is the responsibility of every prudent lender, or other concerned party who is considering extending credit, to carefully review any report which includes this industry standard statement. This should include reviewing the current status of the debt; determining whether the account is a Single or Joint account; and reviewing the Public Records which would indicate whether the consumer/borrower in question had actually filed the bankruptcy action or whether a co-borrower filed.

X We apologize for any inconvenience this standard reporting has caused you. Though we have correctly reported that the account is in bankruptcy, as a courtesy to you, we will send letters to the credit bureaus indicating the account has been affected by a bankruptcy filed by one, but not all, of the borrowers and asking that they add this statement to your reported to alert any potential new lenders. If the issue arises again, you should clarify with the prospective lender that you were not the party who filed bankruptcy.

If you have any additional concerns, please call 1-800-848-9136.

Sincerely,

A handwritten signature in cursive script, appearing to read "Edwin C. Taylor".

Edwin C. Taylor
Chase Manhattan Mortgage Corporation
Bankruptcy Department

experian

Prepared for
TOBY DOYLE NELSON
 Report number
 2173095418-0146664102

Report date
 January 27, 1999

Page 1 of 12

Experian
 NCAC
 P.O. Box 2106
 Allen TX 75013-2106

Correction Summary

About our verification process

The following shows the revision(s) made to your file as a result of our verification.

If you still question an item, then you may want to contact the source of the information personally.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number, if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your report in the past two years for employment purposes or six months for any other purpose (twelve months for residents of Maryland and New York).

Items we reinvestigated	Outcome
<u>Credit information about you</u>	
CHASE MANHATTAN MTGE	Remains
3005630...	

If you have questions
 For all questions about
 this report, please call
1 888 690-8086
 M - F 7:30 am - 7 pm
 and Sat 8 am - 5 pm
 C.T.

To learn more about
 Experian or for other
 helpful information,
 including tips on how
 to improve your credit-
 worthiness, visit our
 web site:
<http://www.experian.com>

11085 2 AF 0.490 F 053
 TOBY DOYLE NELSON
 5320 WHITE COYOTE PL
 LAS VEGAS NV 89130-1637
 3-DIGIT 891

Report date
January 27, 1999

Questions?
Call 1 888 59C-8888

Questions?

Call 1 888 59C-8086

Items listed with dashes before and after the number, for example -1-, may have a potentially negative effect on your future credit expansion and are listed first on the report.

Credit information about you

《中国书画函授大学肇庆分校建校二十周年纪念册》

P.O. Box 6345
Fargo, ND 58125-6345

U.S. BANK NATIONAL ASSOCIATION
601 SECOND AVENUE SOUTH
MINNEAPOLIS, MINNESOTA 55402

March 6, 1999
REF: 990541412200

TOBY D NELSON
5320 WHITE COYATE PL
LAS VEGAS, NV 89130

DEAR TOBY D NELSON:

U.S. BANK RECEIVED A CREDIT APPLICATION ON YOUR BEHALF FROM TOYOTA WEST FOR AN AUTO/LIGHT TRUCK LOAN.

UNFORTUNATELY, WE WERE UNABLE TO APPROVE YOUR APPLICATION AT THIS TIME UNDER THE TERMS REQUESTED DUE TO:
A BANKRUPTCY FILING ON YOUR CREDIT BUREAU REPORT

OUR DECISION WAS BASED IN WHOLE OR IN PART ON INFORMATION OBTAINED FROM A CONSUMER CREDIT REPORTING AGENCY. YOU HAVE THE RIGHT TO A COPY OF YOUR CREDIT BUREAU REPORT. TO OBTAIN ONE, PLEASE SEND A COPY OF THIS LETTER WITH A WRITTEN REQUEST TO THE CREDIT REPORTING AGENCY LISTED BELOW WITHIN 60 DAYS FROM THE DATE YOU RECEIVE THIS LETTER.

UNDER THE FAIR CREDIT REPORTING ACT, PLEASE UNDERSTAND THAT THE AGENCY DID NOT MAKE THIS DECISION AND WILL NOT HAVE ANY INFORMATION ON WHY THE ACTION WAS TAKEN. IF YOU BELIEVE YOUR CREDIT BUREAU REPORT IS INCOMPLETE OR INCORRECT, YOU HAVE THE RIGHT TO DISPUTE THE INFORMATION BY CONTACTING THE AGENCY LISTED BELOW.

TRW CONSUMER ASSISTANCE CENTER, P.O. BOX 949, ALLEN, TX 75002, 800-682-7654

IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR OFFICE AT THE NUMBER LISTED BELOW.

SINCERELY,

PAT BARNS
CREDIT DEPARTMENT
1-701-461-3040

EXHIBIT 4

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Unit, 1201 McKinney Avenue, Suite 2710, Houston, TX 77010.

Notice to Washington Residents: Washington state law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex, marital status, or the presence of any sensory, mental or physical disability or the use of a trained guide dog or service animal by a disabled person. The Washington State Human Rights Commission administers compliance with this law.

Please
corres.
all future
to this address

EQUIFAX CREDIT INFORMATION
P O BOX 740256
ATLANTA, GA 30374
(800)270-3435

TOBY DOYLE NELSON
5320 WHITE COYOTE PL
LAS VEGAS NV 89130

DATE 03/05/99
SOCIAL SECURITY NUMBER 436-41-9202

CREDIT HISTORY												
Company Name	Account Number	When Acct.	Date Opened	Month Re- viewed	Date Of Last Activity	High Credit	Terms	Amount of Balance	Date Reported	Post Due	Status	Date Reported
SEARS CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	8498-0784957317133	I	10/98	04	02/99	550		0			R1	02/99
CHRYSLER FINANCIAL C >>> PRIOR PAYING HISTORY - 30(01)60(00)99(00)02/97-12 <<< AUTO	46489480	I	07/94	54	01/99	14K	361	2784			I1	01/99
MACY'S WEST/GECCO CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	575888091720	I	06/93	68	08/96	300		0			R1	02/99
HOMEDEPOT/MBGA CREDIT	CG31-7227-0138364	I	06/98	08	01/99	2267	54	2193			R1	02/99
HEIHAN MARCUS CHARGE	4-06683324482	I	08/91	88	01/99	38		0			R1	01/99
SALLIE MAE-FFELP STUDENT LOAN	436419202101	I	03/89	62	12/98	2250	29	588			I1	01/99
SALLIE MAE-FFELP STUDENT LOAN	436419202101	I	09/91	62	12/98	1864	24	487			I1	01/99
CITIBANK - VISA AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4128003133847031	I	02/91	94	01/99	3100	105	5086			R1	01/99
FIRST USA BANK CREDIT CARD	4417113954039475	I	01/91	12	12/98		116	4637			R1	12/98
AT&T WIRELESS SERVICE PAID ACCOUNT/ZERO BALANCE	21100000001828904	I	02/93	33	09/98	0		0			D1	01/99
BENEFICIAL NATIONAL CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	7001163002186252	I	12/96	23	12/98	3000	28	1724			R1	12/98
HSB/HOME PLACE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	6011659100413878	I	02/93	46	12/98	800		0			R1	12/98
FIRST USA BANK, NA ACCOUNT TRANSFERRED OR SOLD CREDIT CARD	11220627480191	I	01/91	90	10/98	3300	116	0			R1	11/98
DILLARDS CREDIT CARD	65697351	I	10/85	99	09/94	749		0			R1	12/98
CHASE MANHATTAN MORT. REAL ESTATE MORTGAGE	3005830659	S	02/93		08/98	INCLUDED IN BANKRUPTCY						08/98
CHASE HOME MORTGAGE ACCOUNT TRANSFERRED OR SOLD REAL ESTATE MORTGAGE	3110000583065	J	02/93	20	11/96	119K	1K	0			I1	11/96
MONTGOMERY/WARDS PAID ACCOUNT/ZERO BALANCE	CP48-0299-1095035	I	11/93	15	12/93	0		0			R	03/93
J C PENNEY CO	76-426270599130	I	12/86	55	06/94	700		0			I1	06/94
J C PENNEY CHARGE	76-426270599120	I	12/86	37	06/94	204		0			R1	06/94
STUDENT LOAN MARKET ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202102	I	03/89	12	05/93	2250	27	0			I1	05/93
STUDENT LOAN MARKET ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202101	I	09/91	12	05/93	1864	22	0			I1	05/93
***** ADDITIONAL INFORMATION *****												
FORMER/OTHER ADDRESS 1401 EUCLID, MIAMI BEACH, FL, 33139												
FORMER/OTHER ADDRESS 3151 KEY LAROD, DR, LAS VEGAS, NV, 89120												
LAST REPORTED EHPL - D P N 3641												
***** COMPANIES THAT REQUESTED YOUR CREDIT HISTORY *****												
03/05/99 EQUIFAX - DISCLOSURE 02/13/99 AR CITIBANK - VISA												
080	PAGE 1 OF 2											

March 7, 1999

CERTIFIED MAIL
RETURN RECEIPT
REQUESTED

EQUIFAX
P.O. Box 740241
Atlanta, Georgia 30374

Re: TOBY D. NELSON/CREDIT DISPUTE

Dear Sir:

Please be advised that¹¹ this letter constitutes a formal request to investigate disputed matters in my recent Credit Report, and subsequently, appropriately delete/amend the same. For your convenience, I have provided the relevant portion of my recent Credit Profile.

I have never declared bankruptcy. The Chase Manhattan Mortgage Account was included in the bankruptcy of a joint obligor under the mortgage note. Please delete all references to the bankruptcy. It is impairing my credit. Do not verify unless you procure the actual bankruptcy filing bearing my name -- none exists!

I am providing both my required identifying information, as well as a recent VISA bill sent to my home.

Name: Toby D. Nelson
Spouse's First Name: H/A
Present Home Address: 5320 White Coyote Place
Las Vegas, Nevada 89130
Previous Addresses: 5320 White Coyote Place
(for last 5 years including Zip Codes) Las Vegas, Nevada 89130
Social Security Number: 436-41-9202
Year of Birth: 1965

Very truly yours,



Toby D. Nelson

Enclosures

EXHIBIT 6

100Y DOYLE NELSON
5320 WHITE COYOTE PL
LAS VEGAS NV 89130

DATE 12/03/98
SOCIAL SECURITY NUMBER 436-41-9202
DATE OF BIRTH 08/10/63

CREDIT HISTORY

Company Name	Account Number	When Acct Open	Date Closed	Months Re Closed	Date Of Last Activity	High Credit	Items	Home Balance	as of Date Reported	Status	Date Reported
BENEFICIAL NATIONAL CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	7001163002186252	1	12/96	21	10/98	3000	22	952		R1	10/98
HACY'S WEST/GECCCO CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	975888091720	1	06/93	63	11/98	300		0		R1	11/98
SEARS CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	8498-078499731713	1	10/98		11/98	350	10	12		R0	11/98
HSB/HOME PLACE CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	6011639100413878	1	02/95	44	10/98	800		0		R1	10/98
CHRYSLER FINANCIAL C. >>> PRIOR PAYING HISTORY AUTO	46489480 30(01)60(00)90(00)02/97	1	07/94	51	10/98	14K	346	3341		11	10/98
CITIBANK - VISA AMOUNT IN H/C COLUMN IS CREDIT LIMIT	4128003133847031	1	02/91	91	10/98	5100	107	5187		R1	10/98
SALLIE MAE FFELP STUDENT LOAN	436419202102	1	03/89	59	09/98	2250	29	606		11	10/98
SALLIE MAE FFELP STUDENT LOAN	436419202101	1	09/91	59	09/98	1864	24	501		11	10/98
HOMEDEPOT/HOGA CREDIT	CG31 7227 0138364	1	06/98	03	11/98	2232	55	2232		R1	11/98
NEWMAN MARCUS CHARGE	4 06683324482	1	08/91	85	10/98	38		0		R1	10/98
DILLARDS CREDIT CARD	65697351	1	10/83	99	09/94	745		0		R1	10/98
AT&T WIRELESS SERVIC	21100000001828904	1	02/95	30	09/98	0		0		R1	10/98
FIRST BANK CARD CENT. AMOUNT IN H/C COLUMN IS CREDIT LIMIT	11220627480191	1	01/91	89	10/98	4300	94	3767		R1	10/98
CHASE MANHATTAN MORT REAL ESTATE MORTGAGE	5005830659	5	02/95		08/98	INCLUDED IN BANKRUPTCY					08/98
CHASE HOME MORTGAGE ACCOUNT TRANSFERRED OR SOLD REAL ESTATE MORTGAGE	3110000383065	J	02/95	20	11/96	119K	1K	0		11	11/96
MONTGOMERY/WARDS PAID ACCOUNT/ZERO BALANCE	CP48-0299-1095055	1	11/93	15	12/93	0		0		R	03/95
J C PENNEY CO	76-426270599130	1	12/86	33	06/94	700		0		11	06/94
J C PENNEY CHARGE	76-426270599120	1	12/86	37	06/94	204		0		R1	06/94
STUDENT LOAN MARKEII ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202102	1	03/89	12	05/93	2250	27	0		11	05/93
STUDENT LOAN MARKEII ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202101	1	09/91	12	05/93	1864	22	0		11	05/93

***** ADDITIONAL INFORMATION *****

FORMER/OTHER ADDRESS 1401 EUCLED, MIAMI BEACH, FL, 33139

FORMER/OTHER ADDRESS 3131 KEY LARGO, DR, LAS VEGAS, NV, 89120

LAST REPORTED EMP - D P N 3641

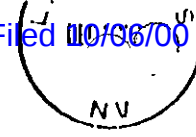
***** COMPANIES THAT REQUESTED YOUR CREDIT HISTORY *****

12/03/98 EQUIFAX - DISCLOSURE
11/24/98 FAR WEST /FIRST UNITED MORTGAGE
11/02/98 AR AT&T RISK MANAGEMENT
09/10/98 EQUIFAX - DISCLOSURE
08/23/98 AR CITIBANK - VISA
06/24/98 AR BENEFICIAL NATIONAL
10/01/98 SEARS
09/16/98 BELL SOUTH - FLORIDA
07/22/98 AR FIRST BANK CARD CENT
06/22/98 AR CITIBANK VISA

X6R

PAGE 1 OF 2

"Return Service
Requested"



METER 540792

MGM GRAND HOTEL, INC.

3799 LAS VEGAS BOULEVARD SOUTH
LAS VEGAS, NEVADA 89109

LAS VEGAS NV 890.12/19/98

TOBY D NELSON
5320 WHITE COYOTE PL
LAS VEGAS, NV 89130

100005259
12/21/1998

09

HDD

ALITE 89130



FIRST BANKCARD CENTER
P. O. BOX 60640
NEW ORLEANS LA 70160

VV
FIRST BANKCARD CENTER

FOR INFORMATION ONLY
DO NOT FOR THE LOSS OF THE CARD
OR THE CARD IS NOT VALID

504-623-4100
1-800-759-0294

TDD # 504-623-7455

FOR INFORMATION ONLY DO NOT FOR THE LOSS OF THE CARD OR THE CARD IS NOT VALID

TOBY D NELSON
5320 WHITE COYOTE PL
LAS VEGAS NV 89130-1632



4625070-122-062-748

ACCOUNT NUMBER

NOTE: SEE REVERSE OF THIS STATEMENT FOR IMPORTANT DISCLOSURES									
CYCLE CLOSING DATE	PAST DUE	CURRENT DUE	AMOUNT OVER DUE	MINIMUM PAYMENT DUE	NEW BALANCE	PAYMENT DUE DATE	INTEREST RATE (F)		
03-06-98	.00	87.00		87.00	3496.24	04-01-98	VARIABLE		
CREDIT LINE	FINANCE CHARGE CALCULATION		AVERAGE DAILY BALANCE METHOD		FINANCE CHARGE	CREDIT ADVANCE	FINANCE CHARGE	ANNUAL PERCENTAGE RATE	
	METHOD	CREDIT ADVANCE RATE	BALANCE SUBJECT TO FINANCE CHARGE						
4300	B	2.50%	3473.69		28	.00046301	16.90 %	.00	45.03
	PREVIOUS BALANCE		PAYMENTS	CREDITS	NEW CREDIT	NEW CREDIT	FINANCE CHARGE	FINANCE CHARGE	NEW CREDIT

DATE 04/16/99
SOCIAL SECURITY NUMBER 436-41-9202
DATE OF BIRTH 08/10/65

CREDIT HISTORY

CREDIT HISTORY

Please add to
correspondefuture
addressEQUIFAX CREDIT INFORMATION SERVICE
P O BOX 740296
ATLANTA, GA 30374

(800)896-7073

TOBY DOYLE NELSON
5320 WHITE COYOTE PL
LAS VEGAS NV 89130DATE 06/04/99
SOCIAL SECURITY NUMBER 436-41-9202
DATE OF BIRTH 08/10/65

CREDIT HISTORY

Company Name	Account Number	When Acct.	Date Opened	Months Re- viewed	Date Of Last Activity	High Credit	Terms	Balance as of Date Reported	Status	Date Reported
FIRST USA BANK CREDIT CARD	4417113954039475	I	01/91	16	04/99		126	4840	R1	04/99
ONYX ACCEPTANCE CORP. AUTO	9-57028005	I	02/99	01	04/99	16K	66M	16K	I1	04/99
CITIBANK - VISA	4128003133847031	I	02/91	97	04/99			4884	R1	04/99
NEIHAN MARCUS CHARGE	4-06683324482	I	08/91	91	04/99	38		0	R1	04/99
BENEFICIAL NATIONAL CHARGE	7001163002186252	I	12/96	27	04/99	3000	39	1739	R1	04/99
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										
SALLIE MAE-FFELP STUDENT LOAN	436419202102	I	03/89	65	03/99	2250	29	514	I1	04/99
SALLIE MAE-FFELP STUDENT LOAN	436419202101	I	09/91	65	03/99	1864	24	425	I1	04/99
CHRYSLER FINANCIAL C. >>> PRIOR PAYING HISTORY - 30(01)60(00)90*(00)02/97-12 <<< AUTO	46489480	I	07/94	57	03/99	14K	361	1899	I1	04/99
MACY'S WEST/GECCCO CHARGE	575888091720	I	06/93	71	08/96	300		0	R1	05/99
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										
HOMEDEPOT/MBGA CREDIT	0031-7227-0130364	I	06/98	11	04/99	2267	52	2105	R1	05/99
CHASE MANHATTAN MORT.	3005830659		02/95		03/99	119K	1K	0	I1	04/99
HSB/HOME PLACE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	6011659100413878	I	02/95	47	01/99	800		0	R1	01/99
SEARS CHARGE	8498-0784957317133	I	10/98	04	02/99	550		0	R1	02/99
AMOUNT IN H/C COLUMN IS CREDIT LIMIT										
AT&T WIRELESS SERVIC. PAID ACCOUNT/ZERO BALANCE	21100000001828904	I	02/95	33	09/98	0		0	01	01/99
FIRST USA BANK, NA ACCOUNT TRANSFERRED OR SOLD CREDIT CARD	11220627480191	I	01/91	90	10/98	5300	116	0	R1	11/98
CHASE HOME MORTGAGE ACCOUNT TRANSFERRED OR SOLD REAL ESTATE MORTGAGE	3110000583065	J	02/95	20	11/96	119K	1K	0	I1	11/96
MONTGOMERY/WARDS PAID ACCOUNT/ZERO BALANCE	CP4B-0299-1095055	I	11/93	15	12/93	0		0	R	03/95
J C PENNEY CO	76-426270599130	I	12/86	55	06/94	700		0	I1	06/94
J C PENNEY CHARGE	76-426270599120	I	12/86	37	06/94	204		0	R1	06/94
STUDENT LOAN MARKET ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202102	I	03/89	12	05/93	2250	27	0	I1	05/93
STUDENT LOAN MARKET ACCOUNT TRANSFERRED OR SOLD STUDENT LOAN	436419202101	I	09/91	12	05/93	1864	22	0	I1	05/93
***** ADDITIONAL INFORMATION *****										
FORMER/OTHER ADDRESS 1401 EUCLID, MIAMI BEACH, FL, 33139										
FORMER/OTHER ADDRESS 3151 KEY LARGO, OR, LAS VEGAS, NV, 89120										
LAST REPORTED EMPL - D P N 3641										
***** COMPANIES THAT REQUESTED YOUR CREDIT HISTORY *****										
06/04/99 EQUIFAX - DISCLOSURE 04/28/99: AR HOMEDEPOT/MBGA CREDI										
04/23/99 AR FEDERAL HOME LOAN MO 04/15/99: AR HOUSEHOLD RETAIL SER										
04/13/99 AR CHASE HOME MORTGAGE										
YXM	PAGE 1 OF 2									



Prepared for
TOBY D NELSON
Report number
2850003314-0146664102

Report date
August 14, 1999
Questions?
Call 800 583-4080

Information affecting your creditworthiness

Items listed with dashes before and after the number, for example -1-, may have a potentially negative effect on your future credit extension and are listed first on the report.

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit accounts listed later in this report

Credit information about you

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Comments
-1- AT&T WIRELESS SERVICES 1600 SW 4TH AVE PORTLAND OR 97201 21190000001828...	2-1995/ 12-1998	12-1998/ 12-1998	Revolving/ 1 Months/ \$0	Individual	\$88 / \$104	NA	Status: paid/past due 30 days. Account history: 30 days as of 11-1998 This account is scheduled to continue on record until 11-2005.
CHASE MANHATTAN MORTGAGE 3415 VISION DR COLOMBUS OH 43219 3005830...	2-1995/ 2-1999	2-1999/ 2-1999	Installment/ 30 Years/ \$0	Joint with ANTHONY PROIETTI	\$119,950 / NA	NA	Status: paid/never late. This account is scheduled to continue on record until 2-2006. This item was verified and updated 8-1999.

December 2, 1998

CERTIFIED MAIL
RETURN RECEIPT
REQUESTED

CREDIT BUREAU OF SOUTHERN NEVADA
P.O. Box 29060
Las Vegas, Nevada 89126

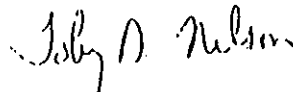
Re: TOBY D. NELSON/CREDIT DISPUTE

Dear Sir:

Please be advised that this letter constitutes a formal request to investigate disputed matters in my recent Credit Report, and subsequently, appropriately delete/amend the same. For your convenience, I have provided the relevant portion of my recent Credit Profile.

I have never declared bankruptcy. The Chase Manhattan Mortgage Account was included in the bankruptcy of a joint obligor under the mortgage note. Please delete all references to the bankruptcy. It is impairing my credit. Do not verify unless you procure the actual bankruptcy filing bearing my name -- none exists!

Very truly yours,



Toby D. Nelson

Enclosure

EXHIBIT 10

REPORT ON: NELSON, TOBY D.
SOCIAL SECURITY NUMBER: 436-41-9202

PAGE 3 OF 6

ACCOUNT INFORMATION, CONT.

DC729D012
MACYW/GECCCC

575888091720

REVOLVING ACCOUNT
CHARGE ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$300
BRCL5B DL5758

VERIF'D 08/1998 BALANCE: \$0
OPENED 06/1993 MOST OWED: \$0
PAID OFF 07/1993
STATUS AS OF 07/1993: PAID OR PAYING AS AGREED
IN PRIOR 01 MONTH FROM DATE PAID NEVER LATE

QZ722T001

CHASE MORT

3005830659

MORTGAGE ACCOUNT
CONVENTIONAL REAL ESTATE MTG
PARTICIPANT ON ACCOUNT
PAY TERMS: 360 MONTHLY \$1161
FRD801149088

INCLUDED IN BANKRUPTCY

VERIF'D 08/1998 BALANCE: \$0
OPENED 02/1995 MOST OWED: \$119950
CLOSED 12/1997
STATUS AS OF 12/1997: UNRATED

U 632B004

AT&T WIRELES

21100000001828904 OPEN ACCOUNT

CELLULAR
INDIVIDUAL ACCOUNT

VERIF'D 08/1998 BALANCE: \$0
OPENED 02/1995 MOST OWED: \$0
PAID OFF 06/1998
STATUS AS OF 06/1998: PAID OR PAYING AS AGREED
IN PRIOR 34 MONTHS FROM DATE PAID NEVER LATE

BC64DB003

CITIBK VISA

4128003133847031 REVOLVING ACCOUNT

CREDIT CARD
INDIVIDUAL ACCOUNT
PAY TERMS: MINIMUM \$105
CREDIT LIMIT: \$5100

VERIF'D 07/1998 BALANCE: \$5045
OPENED 02/1991
STATUS AS OF 07/1998: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE

QF235033A

HDMBGA/CDTCR

72270138364

REVOLVING ACCOUNT
INDIVIDUAL ACCOUNT
CREDIT LIMIT: \$2300
BRCG31 DL7227

VERIF'D 06/1998 BALANCE: \$0
OPENED 06/1998 MOST OWED: \$0
PAID OFF 06/1998
STATUS AS OF 06/1998: PAID OR PAYING AS AGREED
IN PRIOR 01 MONTH FROM DATE PAID NEVER LATE

CREDIT BUREAU CENTRAL
2355 RED ROCK ST. SUITE 200
LAS VEGAS, NV. 89102
702-871-3331

PAGE 1 OF 7

DATE THIS REPORT PRINTED: 01/08/1999

SOCIAL SECURITY NUMBER: 436-41-9202
BIRTH DATE: 08/1965
YOU HAVE BEEN IN OUR FILES SINCE: 10/1986
AKA: DNELSON, TOBY
PHONE: 362-7702

CONSUMER REPORT FOR:

NELSON, TOBY D.
5320 WHITE COYOTE PL.,
LAS VEGAS NV. 89130

FORMER ADDRESSES REPORTED:

3151 KEY LARGO DR., LAS VEGAS NV. 89120
6115 W. HARMON, #35. LAS VEGAS NV. 89103

EMPLOYMENT DATA REPORTED:

CUCOS

DATE REPORTED: 06/1991

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT# MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

QA624C137
CHRYSLER FIN CP # 46489480 INSTALLMENT ACCOUNT
AUTOMOBILE
VERIF'D 11/1998 BALANCE: \$3072 INDIVIDUAL ACCOUNT
OPENED 07/1994 MOST OWED: \$14085 PAY TERMS: 60 MONTHLY \$361
STATUS AS OF 11/1998: PAID OR PAYING AS AGREED
>IN PRIOR 53 MONTHS FROM DATE VERIF'D 2 TIMES 30 DAYS LATE<

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

DC729D012
MACYW/GECCCC # 575888091720 REVOLVING ACCOUNT
CHARGE ACCOUNT
VERIF'D 12/1998 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 06/1993 MOST OWED: \$0 CREDIT LIMIT: \$300
PAID OFF 07/1993 BRCLSB DL5758
STATUS AS OF 07/1993: PAID OR PAYING AS AGREED
IN PRIOR 01 MONTH FROM DATE PAID NEVER LATE

EXHIBIT 11

REPORT ON: NELSON, TOBY D. PAGE 2 OF 7
 SOCIAL SECURITY NUMBER: 436-41-9202

ACCOUNT INFORMATION, CONT.

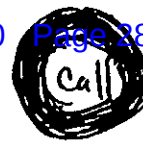
H 1EWN001
 HOMEPLCE/HSB # 6011659100413878 REVOLVING ACCOUNT
 COMBINED CREDIT PLAN
 VERIF'D 12/1998 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 02/1995 MOST OWED: \$0 CREDIT LIMIT: \$800
 PAID OFF 02/1995
 STATUS AS OF 02/1995: PAID OR PAYING AS AGREED
 IN PRIOR 01 MONTH FROM DATE PAID NEVER LATE

QZ722T001
 CHASE MORT # 3005830659 MORTGAGE ACCOUNT
 CONVENTIONAL REAL ESTATE MTG
 VERIF'D 12/1998 BALANCE: \$0 PARTICIPANT ON ACCOUNT
 OPENED 02/1995 MOST OWED: \$119950 PAY TERMS: 360 MONTHLY \$1161
 CLOSED 12/1997 FRD801149088
 STATUS AS OF 12/1997: UNRATED

UR63ZB004
 AT&T WIRELES # 21100000001828904 OPEN ACCOUNT
 CLOSED CELLULAR
 VERIF'D 12/1998 BALANCE: \$0 INDIVIDUAL ACCOUNT
 OPENED 02/1995 MOST OWED: \$0
 CLOSED 11/1998
 STATUS AS OF 11/1998: PAID OR PAYING AS AGREED
 IN PRIOR 39 MONTHS FROM DATE CLOSED NEVER LATE

QF235033A
 HDMBGA/CDTCR # 72270138364 REVOLVING ACCOUNT
 VERIF'D 12/1998 BALANCE: \$2206 INDIVIDUAL ACCOUNT
 OPENED 06/1998 MOST OWED: \$2232 CREDIT LIMIT: \$2300
 BRCG31 DL7227
 STATUS AS OF 12/1998: PAID OR PAYING AS AGREED
 IN PRIOR 07 MONTHS FROM DATE VERIF'D NEVER LATE

DC6256407
 SEARS # 784957317133 REVOLVING ACCOUNT
 CHARGE ACCOUNT
 VERIF'D 12/1998 BALANCE: \$218 INDIVIDUAL ACCOUNT
 OPENED 10/1998 MOST OWED: \$220 PAY TERMS: MONTHLY \$10
 CREDIT LIMIT: \$600
 STATUS AS OF 12/1998: PAID OR PAYING AS AGREED
 IN PRIOR 03 MONTHS FROM DATE VERIF'D NEVER LATE



April 28, 2000

Reference: 2000042746562

Toby D. Nelson
5320 White Coyote Pl.
Las Vegas, NV 89130-1632
|||||

Dear Toby D. Nelson:

Thank you for applying for the AT&T Universal Card.

We have carefully considered your request for the AT&T Universal Card and regret we are unable to approve your application at this time due to the following:

Your credit report includes a bankruptcy

Our credit decision was influenced by information provided by the credit bureau listed below. Because the credit bureau did not make the decision to decline your request for the AT&T Universal Card, it is unable to provide you with additional information regarding the declination of your application. However, if you feel your credit report is inaccurate or incomplete, you have the right to dispute the information with the credit bureau. You can contact the credit bureau directly at 1 800 888-4213 or write to them at:

Trans Union Corporation
2 Baldwin Place
P.O. Box 1000
Chester, PA 19022

You have the right under the Fair Credit Reporting Act to obtain a free copy of your credit bureau report if you contact the credit bureau within 60 days from the date of this letter.

Credit Department

*Can not extend offer for lower interest rate of 1.9 %
Loss \$810⁰⁰*

EXHIBIT 12

CREDIT BUREAU CENTRAL
2355 RED ROCK ST. SUITE 200
LAS VEGAS, NV. 89102
702-871-3331

PAGE 1 OF 8
DATE THIS REPORT PRINTED: 05/11/2000

SOCIAL SECURITY NUMBER: 436-41-9202
BIRTH DATE: 08/1965
YOU HAVE BEEN IN OUR FILES SINCE: 10/1986
AKA: DNELSON, TOBY
PHONE: 362-7702

CONSUMER REPORT FOR:

NELSON, TOBY D.
5320 WHITE COYOTE PL.,
LAS VEGAS NV. 89130

FORMER ADDRESSES REPORTED:

3151 KEY LARGO DR., LAS VEGAS NV. 89120
6115 W. HARMON, #35. LAS VEGAS NV. 89103

EMPLOYMENT DATA REPORTED:

MGM GRAND HOTEL
DATE REPORTED: 05/2000

CUCOS
SALARY: \$0
DATE REPORTED: 06/1991

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT# MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

Q2722T001

CHASE MORT

3005830659

MORTGAGE ACCOUNT

INCLUDED IN BANKRUPTCY<

CONVENTIONAL REAL ESTATE MTG

UPDATED 04/2000 BALANCE: \$0

PARTICIPANT ON ACCOUNT

OPENED 02/1995 MOST OWED: \$119950

PAY TERMS: 360 MONTHLY

CLOSED 12/1997

FREDDIE MAC # 801149088

STATUS AS OF 12/1997: UNRATED

>IN PRIOR 01 MONTH FROM DATE CLOSED 1 TIME 120 OR MORE DAYS LATE<

MAXIMUM DELINQUENCY OF 120+ DAYS OCCURRED IN 12/1997<

QA624C137

CHRYSLER FIN CP

46489480

INSTALLMENT ACCOUNT

CLOSED

AUTOMOBILE

UPDATED 11/1999 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 07/1994 MOST OWED: \$14085

PAY TERMS: 60 MONTHLY

STATUS AS OF 11/1999: PAID OR PAYING AS AGREED

>IN PRIOR 48 MONTHS FROM DATE VERIF'D 2 TIMES 30 DAYS LATE<

EXHIBIT 13

UNITED STATES
U.S. District Court
District of Nevada
Southern Division

00043420 - MZ
October 6, 2000

Code	Case #	Qty	Amount
CIVIL FI	00-1216vs	1 E	150.00
			150.00 CN

TOTAL → 150.00

FROM: MITCHELL D. GLINER